

**CITY NATIONAL BANCSHARES CORPORATION**

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 1048849	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$387	\$358	-7.4%		
Loans	\$245	\$209	-14.8%		
Construction & development	\$27	\$18	-32.0%		
Closed-end 1-4 family residential	\$26	\$22	-15.6%		
Home equity	\$1	\$1	-3.7%		
Credit card	\$0	\$0	-11.8%		
Other consumer	\$0	\$0	-49.8%		
Commercial & Industrial	\$26	\$20	-24.7%		
Commercial real estate	\$132	\$123	-6.9%		
Unused commitments	\$28	\$11	-61.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$78	\$55	-28.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$23	-11.5%		
Cash & balances due	\$11	\$8	-24.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$355	\$330	-7.2%		
Deposits	\$339	\$299	-11.6%		
Total other borrowings	\$10	\$10	0.0%		
FHLB advances	\$10	\$10	0.0%		
Equity					
Equity capital at quarter end	\$32	\$29	-9.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	7.9%	--		
Tier 1 risk based capital ratio	11.2%	11.4%	--		
Total risk based capital ratio	12.5%	12.7%	--		
Return on equity <sup>1</sup>	-52.1%	5.2%	--		
Return on assets <sup>1</sup>	-4.0%	0.4%	--		
Net interest margin <sup>1</sup>	3.1%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.8%	24.6%	--		
Loss provision to net charge-offs (qtr)	147.3%	214.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.7%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	74.9%	76.8%	3.6%	0.0%	--
Closed-end 1-4 family residential	10.7%	10.4%	0.5%	0.1%	--
Home equity	0.0%	23.3%	0.0%	0.0%	--
Credit card	1.7%	0.6%	6.1%	8.1%	--
Other consumer	0.0%	0.0%	0.3%	3.2%	--
Commercial & Industrial	8.8%	11.6%	5.0%	1.1%	--
Commercial real estate	9.4%	18.2%	0.2%	0.1%	--
Total loans	15.6%	21.2%	1.2%	0.2%	--